

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Sharon R Blalark
Darryl A Spivey
Debtors

Case No. 14-11312-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 13, 2019.

db/jdb aty 13361243 13249582 13379766 13249585 +Sharon R Blalark, Darryl A Spivey, 2153 Hamilton Avenue, Abington, PA 19001-1730
+MICHELLE LEE, Georgette Miller & Associates, 119 South Easton Road,
Glenside, PA 19038-4525
+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
+Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
+Sadek and Cooper, 1315 Walnut Street, Suite 302, Philadelphia, PA 19107-4705
+Trumark Financial Credit Union, 1000 Northbrook Dr, Trevose, PA 19053-8430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 12 2019 03:07:07 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2019 03:06:11
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2019 03:06:36 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13260183 EDI: AIS.COM Oct 12 2019 06:53:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13264773 EDI: JEFFERSONCAP.COM Oct 12 2019 06:53:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
13360604 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 12 2019 03:14:24
LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13360605 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 12 2019 03:13:59
LVNV Funding, LLC its successors and assigns as, assignee of NCOP Capital II, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13360603 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 12 2019 03:14:01
LVNV Funding, LLC its successors and assigns as, assignee of MCI Communications,
Services, Inc, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13360606 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 12 2019 03:13:59
LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition,
Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13366312 E-mail/Text: camanagement@mtb.com Oct 12 2019 03:05:33 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240-1288
13265345 E-mail/Text: ebn@vativrecovery.com Oct 12 2019 03:05:32 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
PO Box 40728, Houston TX 77240-0728
13283005 EDI: Q3G.COM Oct 12 2019 06:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor M&T BANK agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
GEORGETTE MILLER on behalf of Debtor Sharon R Blalark info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi
llerlaw.com
GEORGETTE MILLER on behalf of Joint Debtor Darryl A Spivey info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi
llerlaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:			
Debtor 1	Sharon R Blalark		
	First Name	Middle Name	Last Name
Debtor 2	Darryl A Spivey		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-11312-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon R Blalark

Darryl A Spivey

10/10/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.